

**STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE  
45 Fremont Street, 24th Floor  
San Francisco, California 94105**

**REG-2006-00009**

**April 8, 2008**

**NOTICE OF AVAILABILITY OF REVISED TEXT**

On May 18, 2007 California Insurance Commissioner Steve Poizner issued a Notice of Proposed Action, proposing the adoption of regulations concerning benefit reductions in disability income insurance policies. The proposed regulations are set forth in a new article in the California Code of Regulations ("CCR"), Title 10, Chapter 5, Subchapter 2 Policy Forms and Other Documents, titled "Article 2.2. Limits on Benefit Reductions in Group Disability Income Insurance Policies" Sections 2232.45.1, 2232.45.2, 2232.45.3, 2232.45.4, and 2232.45.5. The proposed regulations also include amendments to the California Code of Regulations ("CCR") Title 10, Chapter 5, Subchapter 3, Article 12, Disability Insurance Advertisements, Section 2536.2.

**PUBLIC COMMENT INVITED:**

The Commissioner plans to make changes to proposed Sections 2232.45.1, 2232.45.2, 2232.45.3, 2232.45.4, 2232.45.5, and 2536.2, and now solicits written comments on those changes only. The Commissioner believes the changes made are sufficiently related to the original text that the public was adequately placed on notice that the change could result from the originally proposed regulatory action. Accordingly, pursuant to the provisions of California Government Code Section 11346.8(c), the Commissioner is soliciting written public comment on these changes.

A copy of the proposed sections to be revised, with the proposed changes clearly indicated, will be available for public comment and inspection for at least 15 days before the proposed action is adopted. Deletions are indicated in strikethrough; additions are double underlined. This document may be inspected between the hours of 9:00 a.m. and 4:00 p.m., by arrangement with the contact person listed below, at the Department's offices at 45 Fremont Street, 24<sup>th</sup> Floor, San Francisco, California 94105.

**CONTACT PERSONS:**

All written comments submitted in response to this Notice and all general or substantive questions regarding this Notice should be directed to the contact person listed below:

Nancy Hom, Senior Staff Counsel  
California Department of Insurance  
45 Fremont Street, 24<sup>th</sup> Floor  
San Francisco, CA 94105

Telephone: (415) 538-4144  
Email: [Homn@insurance.ca.gov](mailto:Homn@insurance.ca.gov)  
Fax: (415) 904-5729

SUBMISSION OF WRITTEN COMMENTS:

All written comments on the changes to the proposed regulations must be received by the contact person, at her address as listed above, no later than **5:00 p.m. on April 23, 2008**. Comments received via email or facsimile by **5:00 p.m. on April 23, 2008** will also be accepted and considered.

AUTOMATIC MAILING:

A copy of this notice, together with the text of the proposed regulations showing the changes, will automatically be sent to any person who testified or submitted written comments at the public hearing, to any person whose comments were received during the public comment period, and to any person who requested notification of the availability of such changes.